

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:	Case No. 17-21173CMB
RICHARD D. WYNCOOP	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/28/2017.
- 2) The plan was confirmed on 06/08/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/21/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/04/2022.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$85,828.47.
- 10) Amount of unsecured claims discharged without full payment: \$123,031.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$177,820.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$177,820.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,252.05
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,452.05**

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARCLAYS BANK DELAWARE	Unsecured	1,888.96	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	3,191.96	3,316.33	3,316.33	370.10	0.00
CAPITAL ONE NA**	Unsecured	105.37	134.62	134.62	15.02	0.00
CLEARVIEW FCU**	Unsecured	7,584.53	7,688.44	7,688.44	858.03	0.00
CLEARVIEW FCU**	Secured	43,317.61	43,317.61	0.00	42,212.00	0.00
CLEARVIEW FCU**	Secured	38,732.27	38,732.27	0.00	41,053.00	0.00
FIFTH THIRD BANK	Unsecured	6,937.55	7,555.27	7,555.27	843.17	0.00
FINGERHUT	Unsecured	762.49	NA	NA	0.00	0.00
GRASSY SPRAIN GROUP INC	Unsecured	16,000.00	15,905.42	15,905.42	1,775.04	0.00
HOME DEPOT LOAN SERVICES	Unsecured	22,517.97	22,451.69	22,451.69	2,505.61	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	29,438.68	29,719.16	29,719.16	3,316.66	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	27,413.09	27,232.61	27,232.61	3,039.16	0.00
MERRICK/CWS	Unsecured	7,471.67	7,331.12	7,331.12	818.15	0.00
MIDLAND FUNDING LLC	Unsecured	760.36	1,077.38	1,077.38	120.24	0.00
MIDLAND FUNDING LLC	Unsecured	4,518.99	4,670.13	4,670.13	521.19	0.00
MIDLAND FUNDING LLC	Unsecured	8,038.00	8,285.07	8,285.07	924.61	0.00
PA DEPARTMENT OF REVENUE*	Priority	792.00	779.16	698.96	698.96	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	37.80	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - STEI	Secured	4,844.03	4,830.13	4,830.13	4,830.13	0.00
THE MONEY SOURCE INC	Secured	205,864.19	204,419.98	62,326.93	62,326.93	0.00
THE MONEY SOURCE INC	Secured	0.00	139.95	139.95	139.95	0.00
WESTERN RESERVE HOSPITAL	Unsecured	120.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$62,326.93	\$62,326.93	\$0.00
Mortgage Arrearage	\$139.95	\$139.95	\$0.00
Debt Secured by Vehicle	\$0.00	\$83,265.00	\$0.00
All Other Secured	\$4,830.13	\$4,830.13	\$0.00
TOTAL SECURED:	\$67,297.01	\$150,562.01	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$698.96	\$698.96	\$0.00
TOTAL PRIORITY:	\$698.96	\$698.96	\$0.00
GENERAL UNSECURED PAYMENTS:	\$135,367.24	\$15,106.98	\$0.00

Disbursements:

Expenses of Administration \$11,452.05
Disbursements to Creditors \$166,367.95

TOTAL DISBURSEMENTS : **\$177,820.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.